

REMIC RESEARCH

1. In investigating the Securitization of this Loan, **17 generally accepted identification and REMIC location indices were checked to develop a PREPONDERANT INDICATION of the Securitization Location** of the loan on 223 High Point Drive, Murphy, Texas 75094.
2. Based on the positive and factual corroboration of 17 of the 17 audit industry indices, a thoughtful and prudent person would reasonably conclude that **this mortgage was added to the RALI Series 2008-QR1 REMIC during the ninety (90) day period after the closing of the REMIC on February 8, 2008.**
3. The **actual database(s), in total**, and the **data lists, in finite form**, that would provide 100% assurance of the securitization of this loan into the REMIC, **are held by the Corporate entities involved in this Trust (REMIC) as proprietary private property** and are not readily available for public review. (See Exhibits 72, 76, 185, 332, 73, 75, 184, 205, 206, 210, 213, 218, 220, 224, 246, 354, 635, 636 and 674)
4. This information, and the access thereto, **has been intentionally and willfully hidden from both the general public and the Investors** who have unknowingly purchased fraudulent Trust Certificates and traded Securities.
5. After scrutinizing research, it is apparent that **the only plausible reason for this secrecy has been to preclude investigation by those individuals and entities, being negatively affected by the egregious acts of Fraud**, from obtaining the information that would allow for the immediate discovery and quantification of the acts of Fraud being perpetrated against them.
6. This leads to the conclusion that, **unless the perpetrators knew they were planning on committing acts of Fraud for which they did not want to be held accountable**, there would be no reason to hide or obfuscate public information generated from the fraudulent Securities trading conducted on millions of homeowners' mortgages.

7. **The 17 indices investigated were:**

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| 1. Loan ID numbers; | (4768668450)* |
| 2. Loan Originator: | (Homecomings ?)* |
| 3. Loan Origination Date: | (3/3/2008)* |
| 4. Loan Maturity Date: | (4/1/2038)* |
| 5. First Payment Date: | (5/1/2008)* |
| 6. Principle and Securitized Amount of the Loan: | (\$414,500.00)* |
| 7. Terms of the Loan: | (360 Months)* |
| 8. Loan Interest Rate: | (6.00%)* |
| 9. Type of Loan: | (Refinance)* |
| 10. Geographic Location & Zip Code of the Loan: | (Texas, Collin County, 75094)* |
| 11. Mortgage Servicer of the Loan: | (GMAC Mortgage, LLC)* |
| 12. Name of the Trustee of SPV: | (Deutsche Bank Trust Company)* |
| 13. Loan Details, Loan reported in State | (3/3/2008)* |
| 14. Mortgage Electronic Systems, Inc. | (databases surveyed 1/23/2013)* |
| 15. Original Appraised Value of Property: | (\$520,000.00)* |
| 16. Lien Position of Loan: | (First)* |
| 17. MERS Mortgage Identification Number, (MIN): | 100062604768668450* |

8. Note: * **Indices that indicate the mortgage is in the RALI Series 2008-QR1 REMIC.**

9. Research was **able to positively validate 17 of the 17 audit industry accepted indices.**

10. Due to this intentional and willful hiding of database information, neither the homeowners nor Investors are able to evidence and prove, with no doubt and with paper evidence, the securitization details of any mortgage, with specificity, into either a REMIC or a RMBS **without the results pursuant to an Agency Investigation being made available.**

11. **This privately-held information will only be thoroughly and readily obtainable if Agency investigations are conducted.**

12. The REMIC Trustee, REMIC Custodian, REMIC Master Servicer and REMIC Sub-Servicers access these records **regularly in servicing the Certificates and traded Securities** for the purpose of generating internal reports. (See Exhibit 660 Page 122)